

**Information to identify the case:**

Debtor 1	<u>Diane L. Veteri</u>	Social Security number or ITIN	xxx-xx-4363
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-10208-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane L. Veteri  
aka DIANE VETERI

5/30/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Diane L. Veteri  
Debtor

Case No. 19-10208-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 30, 2024

Form ID: 3180W

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	Diane L. Veteri, 637 5th Ave, Lindenwold, NJ 08021-3507
cr	+ PENNYMAC LOAN SERVICES, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517973749	+ Bank of America, N.A., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517953219	Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
519282490	+ Powers Kim, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518936079	+ Sherri J. Smith, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: BANKAMER	May 31 2024 00:40:00	Bank of America NA, 450 American Street, Simi Valley, CA 93065-6285
cr	+ Email/Text: enotifications@santanderconsumerusa.com	May 30 2024 20:47:00	Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961275, Fort Worth, TX 76161-0275
518121531	+ Email/PDF: ebnotices@pnmac.com	May 30 2024 20:59:00	Bank of America N.A., c/o PennyMac Loan Services LLC, P.O. Box 2410, Moorpark, CA 93020-2410
517953210	EDI: BANKAMER	May 31 2024 00:40:00	Bank of America, N.A., 450 American St, Simi Valley, CA 93065-6285
517953212	EDI: CAPITALONE.COM	May 31 2024 00:40:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518010611	+ Email/Text: enotifications@santanderconsumerusa.com	May 30 2024 20:47:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
517953211	EDI: CAPITALONE.COM	May 31 2024 00:40:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518044921	+ EDI: AIS.COM	May 31 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517953213	EDI: CITICORP		

District/off: 0312-1

User: admin

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		May 31 2024 00:40:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517953214	Email/Text: enotifications@santanderconsumerusa.com	May 30 2024 20:47:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
517953215	EDI: CITICORP	May 31 2024 00:40:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
517953216	EDI: WFNNB.COM	May 31 2024 00:40:00	Comenitybank/wayfair, PO Box 182789, Columbus, OH 43218-2789
517953217	EDI: WFNNB.COM	May 31 2024 00:40:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517953218	^ MEBN	May 30 2024 21:14:51	Financial Recoveries, 200 E Park Dr, Mount Laurel, NJ 08054-1297
517953221	Email/Text: Mercury@ebn.phinsolutions.com	May 30 2024 20:46:00	Mercury Card/Fb&T/Tsys, PO Box 84064, Columbus, GA 31908-4064
517953222	Email/Text: Mercury@ebn.phinsolutions.com	May 30 2024 20:46:00	Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
518069081	EDI: PRA.COM	May 31 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518119521	EDI: PRA.COM	May 31 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Wawa,inc, POB 41067, Norfolk VA 23541
519285951	+ Email/PDF: ebnotices@pnmac.com	May 30 2024 20:58:41	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020, PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
519285950	+ Email/PDF: ebnotices@pnmac.com	May 30 2024 20:59:03	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
517953223	Email/PDF: ebnotices@pnmac.com	May 30 2024 20:58:27	PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
517953224	Email/PDF: ebnotices@pnmac.com	May 30 2024 20:59:00	PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
518068782	EDI: Q3G.COM	May 31 2024 00:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517953225	Email/Text: enotifications@santanderconsumerusa.com	May 30 2024 20:47:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
517953227	EDI: SYNC	May 31 2024 00:40:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
517953226	EDI: SYNC	May 31 2024 00:40:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
517954665	+ EDI: AIS.COM	May 31 2024 00:40:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
517953228	EDI: SYNC	May 31 2024 00:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517953229	EDI: SYNC	May 31 2024 00:40:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517953230	Email/Text: bknotice@upgrade.com	May 30 2024 20:46:00	Upgrade Inc, 275 Battery St Fl 23, San Francisco, CA 94111-3305

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-1

User: admin

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Form ID: 3180W

Total Noticed: 39

518119990	*+	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
517953231	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-4422, address filed with court:, Upgrade, Inc., 275 Battery St Fl 23, San Francisco, CA 94111-3305
aty	##+	KML Law Group PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
517953220	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2024 at the address(es) listed below:**

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Ronald E. Norman	on behalf of Debtor Diane L. Veteri rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestcase.com;9070633420@filings.docketbird.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 8